

September 14, 2022

Mark K. Hardwick  
Chief Executive Officer  
First Merchants Corporation  
200 East Jackson Street  
Muncie, IN 47305-2814

Corporation

Fiscal Year Ended December 31, 2021

Quarter Ended June 30, 2022

2022

Re: First Merchants

Form 10-K for the

Filed March 1, 2022

Form 10-Q for the

Filed August 9,

File No. 001-41342

Dear Mr. Hardwick:

We have completed our review of your filings. We remind you that the company and its management are responsible for the accuracy and adequacy of their disclosures, notwithstanding any review, comments, action or absence of action by the staff.

Sincerely,

Division of Corporation Finance

Office of Finance